



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [HSBC NORTH AMERICA HOLDINGS INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [227,432,464](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)

[452 FIFTH AVENUE](#)

[NEW YORK, NY 10018](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	229,509,138	245,489,554	245,760,397	269,688,773	269,671,140
Net income (\$000)	235,673	491,327	651,596	-1,115,134	25,299
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.85	2.67	3	0.86	2.65	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
+ Non-interest income	1.08	0.96	63	0.91	1.11	49	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
- Overhead expense	1.61	2.17	13	1.64	2.24	14	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
- Provision for credit losses	0.07	0.09	56	-0.37	-0.15	15	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
+ Securities gains (losses)	0.02	0	96	0.04	0.01	90	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
+ Other tax equivalent adjustments	0	0	14	0	0	48	0	0	75	0	0	18	0	0	72
= Pretax net operating income (tax equivalent)	0.27	1.40	1	0.54	1.79	2	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Net operating income	0.21	1.06	2	0.40	1.36	2	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Net income	0.21	1.06	2	0.40	1.35	2	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.52	3.12	5	1.32	3.14	4	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense	0.61	0.24	92	0.41	0.27	80	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent)	0.91	2.88	3	0.91	2.85	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.08	39	0.41	0.13	93	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Earnings coverage of net loan and lease losses (X)	56.69	-9.51	75	2.60	4.52	17	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.92	1.17	23	1.03	1.39	23	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.91	1.15	24	0.96	1.37	21	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.90	0.41	90	2.81	0.63	98	2.38	0.49	98	2.79	0.71	96	1.02	0.57	88
30–89 days past due loans and leases / Total loans and leases	0.98	0.32	91	0.52	0.27	84	0.64	0.32	85	0.91	0.39	88	0.56	0.43	75
Liquidity and Funding															
Net noncore funding dependence	1.05	3.09	45	-6.51	-1.82	37	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-25.61	-1.79	7	-31.90	-8.21	9	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Net loans and leases / Total assets	25.64	61.60	4	23.08	59.81	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Capitalization															
Tier 1 leverage ratio	7.85	9.08	17	8.03	9.11	21	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Holding company equity capital / Total assets	7.45	10.04	13	8.62	10.88	15	7.77	10.71	11	8.83	11.16	17	8.57	12.43	7
Total equity capital (including minority interest) / Total assets	7.45	10.14	10	8.62	11.01	14	7.77	10.82	9	8.83	11.29	15	8.58	12.57	6
Common equity tier 1 capital / Total risk-weighted assets	14.05	11.90	83	15.76	12.69	87	14.13	12.42	76	14.84	12.38	84	12.70	12.17	70
Net loans and leases / Equity capital (X)	3.44	6.22	6	2.68	5.51	3	3.06	5.53	6	2.83	5.58	6	3.08	5.21	11
Cash dividends / Net income	2.37	34	8	13.50	25.30	27	20.30	28.27	33		42.30		559.43	33.12	99
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-7.34	7.91	5	-13.41	9.29	0	-0.68	10.50	8	-3.03	16.68	1	-10.34	9.26	1
Equity capital	-19.88	-0.29	8	-1.36	9.31	1	-12.64	7.46	0	-0.13	6.99	15	-7.19	10.49	1
Net loans and leases	2.93	11.87	24	-19.05	0.79	3	-5.41	3.36	17	-8.37	9.07	5	-1.23	9.10	10
Noncore funding	2.45	10.50	50	-32.64	-23.76	42	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.90	11.61	42	4.73	11.05	35	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Equity investment in subsidiaries / Equity capital	105.40	103.92	62	96.85	103.07	16	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Cash from ops + noncash items + op expense / Op expense + dividends	-997.04	116.54	0	-37.51	130.64	3	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	796,972	880,590	1,683,807	2,166,376	2,782,398	-9.50	-35.13
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	796,972	880,590	1,683,807	2,166,376	2,782,398	-9.50	-35.13
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	796,972	880,590	1,683,807	2,166,376	2,782,398	-9.50	-35.13
Investment interest income (tax equivalent).....	310,482	337,213	642,487	896,879	1,192,247	-7.93	-35.85
Interest on balances due from depository institutions.....	121,971	22,449	68,870	75,793	354,168	443.32	-40.28
Interest income on other earning assets.....	393,693	291,904	565,422	1,108,626	3,414,196	34.87	-55.18
Total interest income (tax equivalent).....	1,623,118	1,532,156	2,960,586	4,247,674	7,743,009	5.94	-41.93
Interest on time deposits of \$250K or more	21,475	8,460	16,417	172,772	397,612	153.84	-63.17
Interest on time deposits < \$250K.....	15,583	18,420	31,702	97,955	280,311	-15.40	-83.85
Interest on foreign office deposits	6,036	870	1,891	8,387	40,088	593.79	-83.57
Interest on other deposits	132,054	98,843	180,360	406,332	664,226	33.60	16.48
Interest on other borrowings and trading liabilities.....	404,041	263,554	500,559	1,047,565	3,746,237	53.30	-57.12
Interest on subordinated debt and mandatory convertible securities	68,079	83,581	150,340	322,676	471,441	-18.55	-77.28
Total interest expense.....	647,268	473,728	881,269	2,055,687	5,599,915	36.63	-58.15
Net interest income (tax equivalent).....	975,850	1,058,428	2,079,317	2,191,987	2,143,094	-7.80	-21.83
Non-interest income.....	1,241,378	1,121,092	2,137,981	2,555,163	2,735,996	10.73	-47.62
Adjusted operating income (tax equivalent)	2,217,228	2,179,520	4,217,298	4,747,150	4,879,090	1.73	-38.72
Overhead expense.....	1,842,208	2,014,700	3,980,873	5,078,877	4,634,863	-8.56	-19.34
Provision for credit losses.....	80,322	-454,679	-569,211	729,356	193,964		
Securities gains (losses)	26,031	43,942	69,671	136,195	88,228	-40.76	8.27
Other tax equivalent adjustments	-1	0	1	-1	1		
Pretax net operating income (tax equivalent).....	310,440	661,458	871,465	-922,038	143,640	-53.07	-78.69
Applicable income taxes	75,783	170,131	219,862	192,670	118,294	-55.46	-84.87
Tax equivalent adjustments	-1	0	0	0	0		
Applicable income taxes (tax equivalent).....	75,782	170,131	219,862	192,670	118,294	-55.46	-84.88
Minority interest	-1,015	0	7	426	47		
Net income before discontinued operations, net of minority interest	235,673	491,327	651,596	-1,115,134	25,299	-52.03	-75.31
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	235,673	491,327	651,596	-1,115,134	25,299	-52.03	-75.36
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	234,658	491,327	651,603	-1,114,708	25,346	-52.24	-75.49
Investment securities income (tax equivalent).....	310,482	337,213	642,487	896,879	1,192,247	-7.93	-35.85
US Treasury and agency securities (excluding mortgage-backed securities)	53,383	86,125	155,267	226,395	405,343	-38.02	-73.87
Mortgage-backed securities	245,647	243,202	472,327	602,794	697,927	1.01	-8.68
All other securities	11,452	7,886	14,893	67,690	88,977	45.22	7.19
Cash dividends declared.....	5,581	66,310	132,295	136,793	141,531	-91.58	-95.23
Common	0	0	0	0	0		
Preferred.....	5,581	66,310	132,295	136,793	141,531	-91.58	-95.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.41	2.90	5	1.25	2.92	4	1.20	2.85	5	1.58	3.27	5	2.87	4	5
Less: Interest expense	0.56	0.22	91	0.39	0.25	81	0.36	0.23	81	0.76	0.48	81	2.08	0.98	92
Equals: Net interest income (tax equivalent)	0.85	2.67	3	0.86	2.65	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
Plus: Non-interest income	1.08	0.96	63	0.91	1.11	49	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
Equals: adjusted operating income (tax equivalent)	1.93	3.67	2	1.78	3.82	0	1.72	3.70	0	1.76	4.04	0	1.81	4.41	0
Less: Overhead expense	1.61	2.17	13	1.64	2.24	14	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Less: Provision for credit losses	0.07	0.09	56	-0.37	-0.15	15	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	94	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	96	0.04	0.01	90	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
Plus: other tax equivalent adjustments	0	0	14	0	0	48	0	0	75	0	0	18	0	0	72
Equals: Pretax net operating income (tax equivalent)	0.27	1.40	1	0.54	1.79	2	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Less: Applicable income taxes (tax equivalent)	0.07	0.33	2	0.14	0.41	6	0.09	0.38	4	0.07	0.23	12	0.04	0.36	1
Less: Minority interest	0	0	4	0	0	41	0	0	77	0	0	82	0	0	70
Equals: Net operating income	0.21	1.06	2	0.40	1.36	2	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.21	1.06	2	0.40	1.35	2	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Memo: Net income (last four quarters)	0.17	1.12	1	0.20	1.25	1	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income—BHC and noncontrolling (minority) interest	0.20	1.07	2	0.40	1.37	2	0.27	1.27	0	-0.41	0.83	6	0.01	1.20	3
Margin Analysis															
Average earning assets / Average assets	93.05	92.97	52	94.79	93.15	69	94.64	93.08	70	94.87	92.32	82	94.96	91.05	87
Average interest-bearing funds / Average assets	68.26	60.12	81	69.35	62.32	79	68.68	61.99	77	73.02	64.06	80	77.55	65.57	84
Interest income (tax equivalent) / Average earning assets	1.52	3.12	5	1.32	3.14	4	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense / Average earning assets	0.61	0.24	92	0.41	0.27	80	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent) / Average earning assets	0.91	2.88	3	0.91	2.85	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
Yield or Cost															
Total loans and leases (tax equivalent)	2.78	4.01	4	2.93	4.05	6	2.86	4.01	6	3.12	4.27	6	4.04	5.09	7
Interest-bearing bank balances	0.54	0.42	86	0.12	0.11	66	0.15	0.14	74	0.49	0.27	89	2.91	2.04	88
Federal funds sold and reverse repos	0.86	0.58	70	0.11	0.26	49	0.11	0.25	45	0.79	0.68	62	3.38	2.44	83
Trading assets	1.41	0.52	77	1.21	0.42	78	1.30	0.45	78	1.27	0.60	73	1.70	0.99	66
Total earning assets	1.52	3.09	5	1.32	3.11	4	1.27	3.04	5	1.66	3.51	5	3.02	4.36	5
Investment securities (tax equivalent)	1.56	1.85	23	1.54	1.80	32	1.50	1.77	32	1.75	2.25	17	2.38	2.76	17
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.22	30	1.18	1.28	45	1.13	1.14	50	1.21	1.75	25	2.10	2.32	41
Mortgage-backed securities	1.95	1.78	65	2.01	1.56	87	1.88	1.57	82	2.19	2.05	59	2.51	2.61	37
All other securities	0.90	2.82	3	0.55	2.91	1	0.56	2.81	0	1.42	3.24	4	2.71	4.06	11
Interest-bearing deposits	0.38	0.20	87	0.24	0.24	57	0.23	0.21	60	0.64	0.53	64	1.60	1.10	82
Time deposits of \$250K or more	0.94	0.50	93	0.29	0.76	6	0.31	0.66	13	1.44	1.42	48	2.61	1.96	93
Time deposits < \$250K	1.15	0.44	96	0.85	0.72	65	0.81	0.62	72	1.53	1.36	61	3.02	1.82	98
Other domestic deposits	0.33	0.17	87	0.22	0.17	73	0.20	0.15	72	0.51	0.36	80	1.14	0.93	72
Foreign deposits	0.20	0.25	62	0.03	0.12	37	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40
Federal funds purchased and repos	0.80	0.36	84	0.01	0.19	12	0.03	0.17	20	0.68	0.62	69	3.14	1.86	86
Other borrowed funds and trading liabilities	1.53	1.24	62	1.46	1.31	55	1.41	1.27	57	1.75	1.50	62	3.13	2.38	86
All interest-bearing funds	0.83	0.36	90	0.56	0.40	76	0.52	0.37	77	1.04	0.74	81	2.68	1.49	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	1,241,378		1,121,092		2,137,981		2,555,163		2,735,996						
Fiduciary activities income	41,232		37,772		78,116		80,241		78,248						
Service charges on deposit accounts - domestic	80,115		75,334		154,831		131,378		133,254						
Trading revenue.....	149,078		14,706		-54,811		509,574		687,603						
Investment banking fees and commissions.....	311,408		400,988		814,315		718,967		656,473						
Insurance activities revenue.....	2,764		3,165		6,112		6,316		11,913						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	17,470		5,294		14,027		7,295		6,620						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	61,389		46,808		42,653		-960		99,475						
Other non-interest income.....	577,922		537,025		1,082,738		1,102,352		1,062,410						
Total overhead expenses	1,842,208		2,014,700		3,980,873		5,078,877		4,634,863						
Personnel expense.....	855,804		923,627		1,747,362		1,939,307		2,102,708						
Net occupancy expense.....	96,059		227,193		423,020		442,978		379,401						
Goodwill impairment losses	0		0		0		784,000		375,520						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	890,345		863,880		1,810,491		1,912,592		1,777,234						
Fee income on mutual funds and annuities.....	18,347		9,051		16,832		41,275		24,067						
Memoranda															
Assets under management in proprietary mutual funds and annuities	54,499,962		37,508,874		36,765,744		40,277,776		21,155,844						
Number of equivalent employees	6,256		7,688		7,337		8,211		9,590						
Average personnel expense per employee.....	136.80		120.14		238.16		236.18		219.26						
Average assets per employee.....	36,686.24		31,931.52		33,496.03		32,844.81		28,120.04						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.48	2.35	46	0.81	2.15	37	0.79	2.17	36	1.62	2.02	49	0.88	2.72	34
Overhead expenses / Net Interest Income + non-interest income	83.09	59.40	96	92.44	59.03	99	94.39	59.28	99	106.99	62.28	95	94.99	61.29	96
Percent of Average Assets															
Total overhead expense	1.61	2.17	13	1.64	2.24	14	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Personnel expense.....	0.75	1.20	9	0.75	1.25	8	0.71	1.21	6	0.72	1.30	6	0.78	1.41	8
Net occupancy expense.....	0.08	0.22	8	0.19	0.24	22	0.17	0.23	22	0.16	0.26	14	0.14	0.28	11
Other operating expenses.....	0.78	0.72	72	0.70	0.73	58	0.74	0.72	64	1	0.94	71	0.80	0.97	44
Overhead less non-interest income	0.52	1.19	9	0.73	1.10	18	0.75	1.10	19	0.94	1.25	24	0.70	1.32	15
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	83.09	58.92	96	92.44	58.45	99	94.39	58.83	99	106.99	61.82	95	94.99	60.64	96
Personnel expense.....	38.60	32.65	80	42.38	33.10	92	41.43	32.93	91	40.85	32.36	89	43.10	32.39	93
Net occupancy expense.....	4.33	6.14	21	10.42	6.33	95	10.03	6.23	93	9.33	6.58	89	7.78	6.52	73
Other operating expenses.....	40.16	19.36	97	39.64	18.60	98	42.93	19.18	98	56.80	22.28	93	44.12	21.20	95
Total non-interest income	55.99	25.40	92	51.44	28.18	87	50.70	27.67	88	53.83	28.83	89	56.08	29.23	88
Fiduciary activities income	1.86	2.23	53	1.73	2.24	49	1.85	2.20	51	1.69	2.09	51	1.60	1.97	52
Service charges on domestic deposit accounts	3.61	3.45	49	3.46	3.19	51	3.67	3.27	54	2.77	3.27	39	2.73	3.88	36
Trading revenue.....	6.72	0.45	95	0.67	0.72	68	-1.30	0.62	1	10.73	1.28	93	14.09	1.18	94
Investment banking fees and commissions.....	14.04	2.25	95	18.40	2.52	95	19.31	2.58	96	15.15	2.46	93	13.45	3.54	88
Insurance activities revenue.....	0.12	0.36	63	0.15	0.37	61	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.79	1.38	66	0.24	0.55	54	0.33	0.60	59	0.15	0.01	71	0.14	0.28	53
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.77	1.51	77	2.15	3.83	44	1.01	3.30	33	-0.02	3.92	10	2.04	1.86	60
Overhead less non-interest income	26.07	9.09	93	24.64	9.26	93	25.67	9.27	94	23.22	9.65	93	21.77	10.04	88
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.10	32.73	30	41	29.94	81	43.70	30.52	88	53.16	31.93	88	38.92	31.06	73
Applicable income tax + TE / Pretax net operating income + TE	24.41	21.22	78	25.72	21.54	90	25.23	21.18	85		18.63		82.35	20.56	98
	24.41	23.38	63	25.72	23.10	83	25.23	22.67	81		21.18		82.35	23.23	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	24,547,729	28,846,533	26,484,820	29,729,459	30,185,529	-14.90	-18.53	
Commercial and industrial loans	24,264,897	20,379,527	21,239,940	23,020,349	25,771,172	19.07	-11.31	
Loans to individuals	372,138	1,115,923	640,306	1,371,892	1,666,025	-66.65	-65.68	
Loans to depository institutions and acceptances of other banks	150,439	221,892	330,788	261,789	427,940	-32.20	-85.00	
Agricultural loans	63,038	69,007	47,420	48,242	67,988	-8.65	-71.42	
Other loans and leases	9,443,102	6,559,644	8,762,292	6,904,968	8,347,358	43.96	4.50	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	58,841,343	57,192,526	57,505,566	61,336,699	66,466,012	2.88	-14.52	
Less: Allowance for loan and lease losses	534,341	546,991	446,772	1,014,651	636,931	-2.31	-36.98	
Net loans and leases	58,307,002	56,645,535	57,058,794	60,322,048	65,829,081	2.93	-14.24	
Debt securities that reprice or mature in over 1 year	33,626,544	39,448,245	39,052,592	44,665,237	46,194,011	-14.76	-25.60	
Mutual funds and equity securities	289,745	322,948	332,074	315,966	301,270	-10.28	87.95	
Subtotal	92,223,291	96,416,728	96,443,460	105,303,251	112,324,362	-4.35	-18.63	
Interest-bearing bank balances	42,541,386	48,507,703	47,404,266	14,386,715	2,041,994	-12.30	41.10	
Federal funds sold and reverse repos	41,999,348	41,279,747	46,755,191	64,205,505	73,940,601	1.74	-61.24	
Debt securities that reprice or mature within 1 year	2,125,842	2,027,972	1,474,891	4,989,179	2,761,657	4.83	426.10	
Trading assets	31,627,291	41,092,811	32,150,297	36,436,503	41,126,288	-23.03	-10.15	
Total earning assets	210,517,158	229,324,961	224,228,105	225,321,153	232,194,902	-8.20	-26.76	
Non-interest-bearing cash and due from depository institutions	1,457,802	4,609,354	3,650,090	3,802,461	3,104,663	-68.37	-31.79	
Premises, fixed assets, and leases	282,378	446,437	315,048	893,044	1,110,647	-36.75	-12.04	
Other real estate owned	2,657	2,149	1,994	2,728	9,967	23.64	-93.32	
Investment in unconsolidated subsidiaries	14,083	18,807	16,636	20,392	23,560	-25.12	-61.02	
Intangible and other assets	15,158,572	11,039,775	11,689,258	11,497,984	12,652,282	37.31	-14.95	
Total assets	227,432,464	245,439,915	239,899,788	241,536,144	249,096,021	-7.34	-26.11	
Quarterly average assets	224,587,728	245,094,387	245,660,688	246,532,749	246,372,107	-8.37	-27.17	
Average loans and leases (YTD)	57,364,915	60,072,018	58,887,844	69,383,269	68,850,762	-4.51	-22.43	
Memoranda								
Loans held-for-sale	488,864	4,105,853	4,217,466	336,764	208,903	-88.09	-75.10	
Loans not held-for-sale	58,352,479	53,086,673	53,288,100	60,999,935	66,257,109	9.92	-12.74	
Real estate loans secured by 1–4 family	16,842,832	19,154,060	19,156,982	19,320,757	18,745,094	-12.07	-15.25	
Commercial real estate loans	7,704,897	9,692,473	7,327,838	10,408,702	11,440,435	-20.51	-24.88	
Construction and land development	1,563,175	1,962,101	1,574,875	1,869,232	1,824,302	-20.33	-12.16	
Multifamily	2,525,823	2,755,835	1,693,594	3,268,270	3,372,072	-8.35	32.68	
Nonfarm nonresidential	3,615,899	4,974,537	4,059,369	5,271,200	6,244,061	-27.31	-44.99	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	36,042,131	41,799,165	40,859,557	49,970,382	49,256,938	-13.77	-21.22	
U.S. Treasury securities	8,661,805	12,614,698	9,586,468	16,647,519	16,078,218	-31.34	-48.12	
US agency securities (excluding mortgage-backed securities)	2,035,343	1,635,403	2,074,383	1,554,421	1,663,208	24.46	-51.31	
Municipal securities	8,024	8,516	7,904	9,928	9,676	-5.78	-44.43	
Mortgage-backed securities	22,577,347	24,677,584	26,427,297	26,178,569	27,775,179	-8.51	-4.87	
Asset-backed securities	112,281	125,813	119,549	130,410	143,386	-10.76	-80.08	
Other debt securities	2,357,586	2,414,203	2,311,882	5,133,569	3,286,001	-2.35	472.19	
Mutual funds and equity securities	289,745	322,948	332,074	315,966	301,270	-10.28	87.95	
Available-for-sale securities	31,086,523	34,716,823	35,323,022	40,671,569	35,662,640	-10.46	-3.80	
U.S. Treasury securities	8,661,805	12,614,698	9,586,468	16,647,519	16,078,218	-31.34	-48.11	
US agency securities (excluding mortgage-backed securities)	2,035,343	1,635,403	2,074,383	1,554,421	1,663,208	24.46	-51.31	
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	17,919,508	17,926,706	21,230,740	17,205,650	14,491,827	-0.04	73.76	
Asset-backed securities	112,281	125,813	119,549	130,410	143,386	-10.76	-80.08	
Other debt securities	2,357,586	2,414,203	2,311,882	5,133,569	3,286,001	-2.35	472.19	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-153,705	267,343	154,616	386,400	136,920			
Available-for-sale securities appreciation (depreciation)	-2,196,188	267,013	-58,353	1,035,115	-68,091			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,296,566	7,163,408	8,217,147	9,727,333	8,501,819	-26.06	-56.73	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	32,831,169	37,138,202	40,600,497	31,966,376	23,937,850	-11.60	25.32
NOW, ATS and transaction accounts	19,243,109	21,591,162	20,074,166	19,284,624	11,910,979	-10.88	126.93
Time deposits less brokered deposits < \$250K	-12,348,833	-12,452,622	-12,482,574	-14,962,697	-7,980,374		
MMDA and other savings accounts	55,337,737	68,106,498	66,786,115	68,593,357	50,583,740	-18.75	16.34
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	95,063,182	114,383,240	114,978,204	104,881,660	78,452,195	-16.89	22.11
Time deposits of \$250K or more	5,925,601	5,581,582	4,095,048	6,069,427	16,313,078	6.16	-54.63
Foreign deposits	8,398,390	7,195,754	4,826,823	5,294,200	4,794,889	16.71	-12.13
Federal funds purchased and repos	36,288,521	32,564,522	39,882,987	35,031,037	61,359,365	11.44	-62.70
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	4,525,073	3,028,291	3,682,578	2,998,278	2,475,557	49.43	276.54
Other borrowings w/remaining maturity of 1 year or less	2,741,530	4,930,730	3,275,991	6,534,826	5,431,360	-44.40	-66.17
Other borrowings w/remaining maturity over 1 year	15,127,653	15,978,848	15,402,199	17,002,051	17,594,532	-5.33	-41.04
Brokered deposits < \$250K	14,623,871	16,256,018	15,588,384	19,905,582	16,221,761	-10.04	15.86
Noncore funding	87,630,639	85,535,745	86,754,010	92,835,401	124,190,542	2.45	-47.68
Trading liabilities	14,015,612	9,724,701	9,171,653	9,467,536	8,914,876	44.12	14.39
Subordinated notes and debentures + trust preferred securities	2,678,924	2,884,010	2,864,103	5,510,752	7,433,398	-7.11	-75.54
Other liabilities	11,090,566	11,752,963	7,494,280	7,507,109	8,742,869	-5.64	22.90
Total liabilities	210,478,923	224,280,659	221,262,250	220,202,458	227,733,880	-6.15	-24.17
Equity Capital							
Perpetual preferred stock (including surplus)	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000	-17.86	-52.08
Common stock	0	0	0	0	0		
Common surplus	32,953,049	35,088,854	33,026,276	35,162,528	35,268,467	-6.09	-19.57
Retained earnings	-15,628,024	-16,023,966	-15,863,697	-16,515,293	-15,484,135		
Accumulated other comprehensive income	-2,217,199	-152,958	-372,367	439,125	-669,928		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	16,947,826	21,151,930	18,630,212	21,326,360	21,354,404	-19.88	-43.93
Noncontrolling (minority) interest in subsidiaries	5,715	7,326	7,326	7,326	7,737	-21.99	-50.66
Total equity capital, including minority interest	16,953,541	21,159,256	18,637,538	21,333,686	21,362,141	-19.88	-43.93
Total liabilities and capital	227,432,464	245,439,915	239,899,788	241,536,144	249,096,021	-7.34	-26.11
Memoranda							
Non-interest-bearing deposits	32,831,169	37,138,202	40,600,497	31,966,376	24,074,928	-11.60	21.59
Interest-bearing deposits	91,179,875	106,278,392	98,887,962	104,184,493	91,706,995	-14.21	5.91
Total deposits	124,011,044	143,416,594	139,488,459	136,150,869	115,781,923	-13.53	9.65
Long-term debt that reprices within 1 year	5,287,428	6,749,284	6,211,504	7,964,993	8,778,238	-21.66	-66.53
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,630,212	21,326,360	21,326,360	21,354,404	23,009,179		
Accounting restatements	0	0	0	83,976	27,376		
Net income	235,673	491,327	651,596	-1,115,134	25,299		
Net sale of new perpetual preferred stock	0	0	-400,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,581	66,310	132,295	136,793	141,531		
Change in other comprehensive income	-1,844,832	-592,083	-811,492	1,109,052	230,550		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-67,646	-7,364	-2,003,957	30,855	-1,796,469		
Holding company equity capital, ending balance	16,947,826	21,151,930	18,630,212	21,326,360	21,354,404		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.79	38.78	11	11.75	36.32	12	11.04	36.25	11	12.31	36.22	14	12.12	37.78	14
Commercial and industrial loans	10.67	11.05	53	8.30	12.25	28	8.85	10.76	45	9.53	13.52	27	10.35	12.02	42
Loans to individuals	0.16	3.52	15	0.45	3.48	25	0.27	3.36	22	0.57	3.40	30	0.67	4.20	27
Loans to depository institutions and acceptances of other banks	0.07	0.02	88	0.09	0.01	90	0.14	0.02	90	0.11	0.03	88	0.17	0.04	86
Agricultural loans.....	0.03	0.19	50	0.03	0.21	43	0.02	0.18	39	0.02	0.19	41	0.03	0.24	45
Other loans and leases.....	4.15	4.45	56	2.67	4.22	44	3.65	4.47	54	2.86	4.63	43	3.35	5.01	42
Net loans and leases.....	25.64	61.60	4	23.08	59.81	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Debt securities over 1 year.....	14.79	19.46	33	16.07	17.61	47	16.28	19.46	41	18.49	15.55	65	18.54	14.60	73
Mutual funds and equity securities	0.13	0.05	84	0.13	0.06	79	0.14	0.06	81	0.13	0.05	80	0.12	0.06	78
Subtotal	40.55	82.34	3	39.28	78.32	3	40.20	79.22	3	43.60	78.16	6	45.09	79.65	8
Interest-bearing bank balances	18.71	4.59	95	19.76	9.11	93	19.76	8.50	92	5.96	7.51	39	0.82	3.06	21
Federal funds sold and reverse repos	18.47	0.58	97	16.82	0.52	97	19.49	0.54	97	26.58	0.82	96	29.68	1.57	97
Debt securities 1 year or less	0.93	1.68	40	0.83	1.53	38	0.61	1.56	35	2.07	1.68	69	1.11	1.91	46
Trading assets	13.91	0.55	96	16.74	0.60	97	13.40	0.49	96	15.09	1.01	94	16.51	1.19	96
Total earning assets.....	92.56	90.95	69	93.43	91.43	71	93.47	91.77	70	93.29	91.05	75	93.22	89.53	85
Non-interest cash and due from depository institutions.....	0.64	1.01	19	1.88	1.01	94	1.52	0.82	93	1.57	1.07	89	1.25	1.14	59
Other real estate owned.....	0	0.01	33	0	0.02	21	0	0.01	26	0	0.02	19	0	0.03	25
All other assets.....	6.80	7.97	33	4.69	7.50	16	5.01	7.35	22	5.14	7.82	17	5.54	9.27	13
Memoranda															
Short-term investments	38.11	7.68	96	37.41	12.01	96	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
U.S. Treasury securities.....	3.81	1.96	80	5.14	1.08	90	4	1.47	82	6.89	0.84	93	6.45	1.03	95
US agency securities (excluding mortgage-backed securities)	0.89	0.84	66	0.67	0.77	63	0.86	0.82	65	0.64	0.63	66	0.67	0.54	65
Municipal securities	0	1.75	16	0	1.72	16	0	1.73	16	0	1.69	19	0	1.34	19
Mortgage-backed securities	9.93	13.68	36	10.05	12.97	40	11.02	14.14	38	10.84	11.75	46	11.15	11.44	50
Asset-backed securities	0.05	0.68	51	0.05	0.38	59	0.05	0.50	55	0.05	0.32	60	0.06	0.28	62
Other debt securities	1.04	0.52	73	0.98	0.52	75	0.96	0.53	71	2.13	0.42	93	1.32	0.39	86
Loans held-for-sale.....	0.21	0.35	63	1.67	0.42	89	1.76	0.55	88	0.14	0.52	35	0.08	0.39	33
Loans held for investment	25.66	61.41	5	21.63	59.85	3	22.21	58.06	5	25.25	61.72	6	26.60	63.50	8
Real estate loans secured by 1–4 family	7.41	12.26	30	7.80	11.69	34	7.99	11.46	35	8	11.91	33	7.53	13.29	27
Revolving	0.15	1.49	18	0.25	1.45	19	0.24	1.42	21	0.29	1.66	21	0.33	2.07	22
Closed-end, secured by first liens	7.25	10.40	36	7.54	9.84	39	7.74	9.67	41	7.70	9.81	39	7.18	10.69	32
Closed-end, secured by junior liens	0.01	0.18	15	0.01	0.20	14	0.01	0.17	17	0.01	0.22	13	0.01	0.28	14
Commercial real estate loans	3.39	24.34	11	3.95	22.48	11	3.05	22.69	10	4.31	22.22	13	4.59	22.23	15
Construction and land development	0.69	3.75	20	0.80	3.35	19	0.66	3.34	18	0.77	3.40	20	0.73	3.44	20
Multifamily.....	1.11	3.69	24	1.12	3.31	27	0.71	3.57	17	1.35	3.12	28	1.35	3.01	36
Nonfarm nonresidential	1.59	15.50	9	2.03	14.81	10	1.69	14.57	9	2.18	14.72	13	2.51	14.69	15
Real estate loans secured by farmland.....	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	41.72	62.08	22	50.44	59.66	28	46.06	61.05	26	48.47	57.15	29	45.41	57.46	30
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	41.72	62.08	22	50.44	59.66	28	46.06	61.05	26	48.47	57.15	29	45.41	57.46	30
Real estate loans secured by 1–4 family.....	28.62	20.31	79	33.49	19.82	87	33.31	19.86	87	31.50	19.43	86	28.20	20.75	73
Revolving	0.57	2.40	21	1.08	2.42	31	0.99	2.43	30	1.13	2.64	30	1.23	3.15	30
Closed-end.....	28.06	17.67	82	32.41	17.22	87	32.33	17.24	89	30.36	16.59	87	26.97	17.39	82
Commercial real estate loans	13.09	38.23	13	16.95	36.54	20	12.74	37.86	12	16.97	34.63	23	17.21	33.52	25
Construction and land development.....	2.66	5.97	33	3.43	5.50	39	2.74	5.65	32	3.05	5.26	35	2.74	5.09	36
1–4 family.....	0	1.34	4	0	1.11	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	2.66	4.56	36	3.43	4.33	42	2.74	4.40	39	3.05	4.19	43	2.74	4.02	43
Multifamily.....	4.29	5.72	47	4.82	5.34	56	2.95	5.78	33	5.33	4.96	62	5.07	4.69	65
Nonfarm nonresidential	6.15	24.64	12	8.70	24.14	15	7.06	24.56	12	8.59	22.93	17	9.39	22.15	21
Owner-occupied.....	0.87	8.28	12	0.87	8.14	10	0.87	8.29	12	0.88	7.68	13	1.15	7.72	16
Other.....	5.27	16.13	12	7.83	15.71	25	6.19	15.94	17	7.71	14.95	27	8.24	14.34	30
Real estate loans secured by farmland.....	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0.26	0.05	89	0.39	0.03	91	0.58	0.04	93	0.43	0.06	89	0.64	0.11	89
Commercial and industrial loans	41.24	18.46	96	35.63	20.98	86	36.94	18.86	90	37.53	22.17	87	38.77	19.53	88
Loans to individuals	0.63	6.27	24	1.95	6.28	43	1.11	6.24	32	2.24	6.13	47	2.51	7.13	44
Credit card loans	0.36	0.53	70	1.45	0.51	85	0.69	0.53	77	1.74	0.65	86	2.11	0.81	86
Agricultural loans.....	0.11	0.32	59	0.12	0.37	57	0.08	0.34	56	0.08	0.32	53	0.10	0.37	57
Other loans and leases.....	16.05	8.30	80	11.47	8.03	71	15.24	8.75	74	11.26	9.09	68	12.56	9.85	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	137.24	407.54	12	143.67	383.17	10	152	391.81	12	146.56	381.27	14	153.77	391.26	16
Real estate loans secured by 1–4 family.....	94.16	130.40	31	95.40	124.52	36	109.95	126.06	43	95.25	125.03	37	95.49	138.18	34
Revolving	1.86	15.55	17	3.09	15.53	21	3.26	15.44	21	3.43	17.42	22	4.16	21.26	22
Closed-end.....	92.30	113.22	43	92.31	107.53	45	106.69	108.85	52	91.82	106.14	44	91.33	115.20	40
Commercial real estate loans	43.08	254.23	9	48.27	238.21	9	42.06	245.88	9	51.31	234.65	13	58.28	229.44	16
Construction and land development.....	8.74	38.88	21	9.77	35.52	22	9.04	35.95	20	9.22	35.62	21	9.29	34.95	23
1–4 family.....	0	8.60	4	0	7.06	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	8.74	29.76	21	9.77	28.07	25	9.04	28.11	21	9.22	28.16	21	9.29	27.32	26
Multifamily.....	14.12	39.14	27	13.73	34.78	28	9.72	38.66	20	16.11	32.74	33	17.18	31.04	40
Nonfarm nonresidential	20.22	162.28	9	24.78	157.17	9	23.30	158.05	9	25.99	155.06	12	31.81	152.10	16
Owner-occupied.....	2.87	54.20	10	2.47	52.65	8	2.87	52.99	8	2.67	52.37	10	3.90	53.07	13
Other	17.35	106.54	10	22.31	102.08	12	20.43	102.54	11	23.32	100.54	15	27.91	97.41	18
Real estate loans secured by farmland.....	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0.84	0.27	88	1.11	0.18	91	1.90	0.21	90	1.29	0.28	89	2.18	0.44	87
Commercial and industrial loans	135.66	115.10	64	101.50	127.07	40	121.90	114.45	59	113.49	139.91	37	131.28	122.02	55
Loans to individuals	2.08	35.52	16	5.56	35.29	28	3.67	34.55	25	6.76	37.47	32	8.49	43.51	29
Credit card loans	1.18	2.76	65	4.13	2.61	77	2.29	2.77	72	5.26	3.30	78	7.16	4.34	78
Agricultural loans.....	0.35	1.81	53	0.34	2.01	45	0.27	1.86	44	0.24	1.88	42	0.35	2.18	47
Other loans and leases.....	52.79	50.19	63	32.67	46.75	50	50.29	51.06	59	34.04	49.54	48	42.52	52.44	55
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.51	30.64	13	16.56	28.84	20	12.34	30.07	12	16.66	27.32	24	16.56	26.45	28
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	41.15	203.71	9	47.16	187.37	9	40.73	195.33	9	50.39	183.76	13	56.07	178.57	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	44.02	261.50	9	49.63	244.59	9	43.60	252.85	8	53.06	240.85	12	59.96	236.10	15

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	38.11	7.68	96	37.41	12.01	96	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
Liquid assets	66.35	25.39	97	71.06	28.17	98	70.05	29.03	98	67.57	26.22	95	66.53	22.44	95
Investment securities	15.85	21.68	30	17.03	19.64	43	17.03	21.63	37	20.69	17.85	65	19.77	16.99	63
Net loans and leases	25.64	61.60	4	23.08	59.81	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Net loans, leases and standby letters of credit	29.65	62.44	5	26.57	60.62	4	27.51	59.49	4	28.69	62.48	6	30.38	64.84	9
Core deposits	41.80	75.64	5	46.60	74.75	6	47.93	75.71	7	43.42	70.67	8	31.49	63.09	11
Noncore funding	38.53	10.86	95	34.85	10.89	93	36.16	10.30	94	38.44	14.13	89	49.86	19.36	92
Time deposits of \$250K or more	2.61	1.54	81	2.27	1.81	67	1.71	1.58	63	2.51	2.11	65	6.55	2.94	90
Foreign deposits	3.69	0.34	90	2.93	0.35	89	2.01	0.34	89	2.19	0.36	89	1.92	0.43	87
Federal funds purchased and repos	15.96	1.20	99	13.27	1.20	97	16.62	1.23	99	14.50	1.47	96	24.63	1.94	97
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.51	0.50	6	-3.55	0.52	5	-2.86	0.54	5	-12.08	0.54	3	-5.05	0.48	6
Commercial paper	1.99	0.02	97	1.23	0.01	96	1.54	0.01	97	1.24	0.01	97	0.99	0.02	96
Other borrowings w/remaining maturity of 1 year or less	1.21	1.63	54	2.01	0.99	77	1.37	1	67	2.71	1.24	80	2.18	3.01	43
Earning assets that reprice within 1 year	58.43	36.16	93	55.26	38.93	87	58.18	37.37	90	58.03	39.38	90	54.94	39.29	91
Interest-bearing liabilities that reprice within 1 year	6.70	6.49	73	5.73	7.04	50	4.21	6.39	43	5.41	8.20	41	9.09	10.19	53
Long-term debt that reprices within 1 year	2.32	0.28	93	2.75	0.26	94	2.59	0.26	93	3.30	0.47	92	3.52	0.96	85
Net assets that reprice within 1 year	49.40	28.22	93	46.78	30.25	88	51.38	29.65	92	49.32	29.11	90	42.33	26.63	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.05	3.09	45	-6.51	-1.82	37	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-25.61	-1.79	7	-31.90	-8.21	9	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Short-term investment / Short-term noncore funding	137.47	166.36	57	150.37	284.81	34	147.39	273.46	33	124.08	184.19	45	82.12	77.77	64
Liquid assets - short-term noncore funding / Nonliquid assets	114.79	28.61	94	159.61	34.02	96	143.57	36.68	96	122.37	28.18	94	83.77	16.97	92
Net loans and leases / Total deposits	47.02	76.80	7	39.50	74.66	3	40.91	72.79	4	44.31	79.43	3	56.86	90.31	5
Net loans and leases / Core deposits	61.33	82.80	14	49.52	81.17	5	49.63	78.25	6	57.51	88.34	5	83.91	103.93	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.89	-6.37	74	1.37	0.84	75	0.91	0.12	81	1.99	1.57	67	0.72	0.72	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.66	-13.54	50	1.37	1.94	43	-0.34	-0.25	46	5.34	4.31	69	-0.36	1.36	3
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	12.95	23.58	36	16.17	13.42	65	12.74	14.28	57	17.98	11.38	67	26.99	12.67	75
Available-for-sale securities	86.25	74.56	63	83.06	84.66	34	86.45	83.77	42	81.39	87.23	32	72.40	85.40	25
U.S. Treasury securities	24.03	9.26	82	30.18	5.52	91	23.46	6.70	85	33.31	4.72	91	32.64	6.15	91
US agency securities (excluding mortgage-backed securities)	5.65	4.02	71	3.91	4.50	62	5.08	4.12	70	3.11	4.01	64	3.38	3.49	63
Municipal securities	0.02	8	16	0.02	8.87	16	0.02	8.22	16	0.02	9.83	17	0.02	7.75	19
Mortgage-backed securities	62.64	63.23	45	59.04	66.59	39	64.68	66.54	43	52.39	66.64	28	56.39	67.43	32
Asset-backed securities	0.31	3.36	51	0.30	2.05	59	0.29	2.50	57	0.26	1.91	58	0.29	1.66	59
Other debt securities	6.54	3.01	81	5.78	3.17	77	5.66	3.08	77	10.27	3.01	86	6.67	2.94	80
Mutual funds and equity securities	0.80	0.28	83	0.77	0.32	81	0.81	0.29	83	0.63	0.35	75	0.61	0.40	68
Debt securities 1 year or less	5.90	8.89	51	4.85	8.69	40	3.61	7.78	38	9.98	10.55	58	5.61	11.86	36
Debt securities 1 to 5 years	17.60	20.02	52	13.29	17.05	47	15.96	18.25	51	14.87	17.03	50	15.70	17.94	56
Debt securities over 5 years	75.70	68.75	53	81.09	72.17	59	79.62	71.11	61	74.51	69.86	51	78.08	66.02	58
Pledged securities	14.70	30.80	25	17.14	33.87	30	20.11	32.26	34	19.47	35.67	32	17.26	30.57	34
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-5.61	-31.70	76	-9.48	51.37	19	14.42	27.98	49	6.14	183.32	13	-28.31	26.69	12
Investment securities	-13.77	21.19	5	-22.01	33.34	3	-18.23	31.36	4	1.45	23.62	20	6.20	11.75	50
Core deposits	-16.89	9.58	0	7.88	16.88	15	9.63	16.94	25	33.69	26.88	78	2.19	11.23	18
Noncore funding	2.45	10.50	50	-32.64	-23.76	42	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	90,253,555	100,593,719	95,069,250	97,893,223	99,378,273
Commit: Secured commercial real estate loans	552,500	870,943	780,444	1,119,669	1,783,963
Commit: Unsecured real estate loans	512,369	182,472	254,364	211,617	399,292
Credit card lines (reported semiannually, June/Dec)	4,876,170	6,658,857	6,460,950	6,543,108	6,194,958
Securities underwriting	0	0	0	0	0
Standby letters of credit	9,128,536	8,560,547	8,943,051	8,979,892	9,839,274
Commercial and similar letters of credit	452,081	355,100	378,270	197,128	126,423
Securities lent	3,109,053	1,644,145	781,989	368,976	980,614
Credit derivatives - notional amount (holding company as guarantor)	3,695,110	2,392,238	2,173,970	19,499,675	38,738,802
Credit derivatives - notional amount (holding company as beneficiary)	7,924,039	9,464,099	4,851,887	33,115,125	51,310,090
Credit derivative contracts w/ purchased credit protection-investment grade	2,975,058	2,954,757	1,144,715	14,920,502	17,284,201
Credit derivative contracts w/ purchased credit protection-noninvest grade	2,382,481	3,643,426	1,600,761	15,201,893	30,618,883
Derivative Contracts					
Interest rate futures and forward contracts	530,660,577	196,624,486	227,653,158	198,682,154	794,657,034
Written options contracts (interest rate)	158,634,336	40,879,550	44,669,436	49,824,348	184,504,654
Purchased options contracts (interest rate)	868,853,959	426,089,064	562,950,387	401,621,167	523,856,819
Interest rate swaps	1,519,236,580	1,488,850,482	1,406,381,786	1,534,787,239	3,589,706,577
Futures and forward foreign exchange	481,592,902	538,620,685	447,416,054	507,588,592	562,406,899
Written options contracts (foreign exchange)	29,984,654	34,274,054	30,924,819	55,245,992	51,640,657
Purchased options contracts (foreign exchange)	28,592,059	33,636,444	30,407,701	55,597,261	51,623,389
Foreign exchange rate swaps	658,251,275	536,466,630	538,973,100	698,016,253	815,395,488
Commodity and other futures and forward contracts	96,289,017	100,678,239	94,798,065	90,960,920	77,269,356
Written options contracts (commodity and other)	60,960,764	81,266,048	76,378,555	75,864,712	93,074,313
Purchased options contracts (commodity and other)	72,568,041	84,887,948	85,277,147	83,035,408	97,857,043
Commodity and other swaps	12,393,666	14,705,135	17,933,727	12,405,492	11,527,004

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	39.68	24.48	87	40.99	22.45	90	39.63	22.78	88	40.53	22.01	91	39.90	23.52	86
Standby letters of credit	4.01	0.66	96	3.49	0.67	93	3.73	0.65	95	3.72	0.71	93	3.95	0.84	93
Commercial and similar letters of credit	0.20	0.02	94	0.14	0.02	93	0.16	0.02	93	0.08	0.02	87	0.05	0.02	81
Securities lent	1.37	0.09	93	0.67	0.12	89	0.33	0.10	89	0.15	0.18	84	0.39	0.40	84
Credit derivatives - notional amount (holding company as guarantor)	1.62	0.26	93	0.97	0.25	86	0.91	0.24	83	8.07	0.35	94	15.55	0.42	94
Credit derivatives - notional amount (holding company as beneficiary)	3.48	0.18	95	3.86	0.19	95	2.02	0.18	94	13.71	0.30	95	20.60	0.52	94
Credit derivative contracts w/ purchased credit protection-investment grade	1.31	0.19	90	1.20	0.18	90	0.48	0.18	80	6.18	0.25	94	6.94	0.30	94
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.05	0.17	90	1.48	0.14	93	0.67	0.13	86	6.29	0.30	93	12.29	0.45	93
Derivative contracts	1,986.53	44.65	97	1,457.37	49.75	96	1,485.52	46.30	96	1,558.21	48.62	96	2,751.36	68.47	96
Interest rate contracts	1,353.10	32.11	97	876.97	35.96	95	934.41	32.46	96	904.59	34.36	96	2,044.48	47.31	96
Interest rate futures and forward contracts	233.33	3.60	97	80.11	5.17	93	94.90	3.25	96	82.26	6.21	92	319.02	10.67	96
Written options contracts (interest rate)	69.75	1.58	96	16.66	1.82	93	18.62	1.41	93	20.63	2.18	93	74.07	2.47	95
Purchased options contracts (interest rate)	382.03	1.48	99	173.60	1.33	97	234.66	1.31	98	166.28	1.46	97	210.30	2.65	96
Interest rate swaps	667.99	21.90	95	606.60	20.67	96	586.24	20.49	96	635.43	20.83	96	1,441.09	28.86	96
Foreign exchange contracts	526.93	6.76	97	465.69	6.16	96	436.73	6.30	96	545.03	6.01	97	594.58	10.12	96
Futures and forward foreign exchange contracts	211.75	4.19	98	219.45	3.93	97	186.50	3.78	96	210.15	3.47	97	225.78	5.23	97
Written options contracts (foreign exchange)	13.18	0.04	95	13.96	0.04	96	12.89	0.04	96	22.87	0.03	96	20.73	0.05	96
Purchased options contracts (foreign exchange)	12.57	0.05	95	13.70	0.04	96	12.68	0.04	96	23.02	0.04	96	20.72	0.08	96
Foreign exchange rate swaps	289.43	0.79	98	218.57	0.73	97	224.67	0.76	97	288.99	0.77	97	327.34	2.03	97
Equity, commodity, and other derivative contracts	106.50	1.19	96	114.71	0.86	96	114.38	0.92	96	108.58	1.86	96	112.30	3.32	95
Commodity and other futures and forward contracts	42.34	0.08	99	41.02	0.07	99	39.52	0.07	99	37.66	0.14	99	31.02	0.19	98
Written options contracts (commodity and other)	26.80	0.41	96	33.11	0.29	96	31.84	0.32	96	31.41	0.52	96	37.36	0.98	95
Purchased options contracts (commodity and other)	31.91	0.31	96	34.59	0.19	96	35.55	0.21	96	34.38	0.37	96	39.28	0.94	95
Commodity and other swaps	5.45	0.32	93	5.99	0.29	94	7.48	0.31	94	5.14	0.32	93	4.63	0.38	93
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	157.33	46.07	96	167.46	42.93	96	161.44	44.98	96	141.09	42.82	93	144.34	45.53	92

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,518,017,830	3,576,978,765	3,563,763,935	3,763,629,538	6,853,519,233
Interest rate contracts	3,077,385,452	2,152,443,582	2,241,654,767	2,184,914,908	5,092,725,084
Foreign exchange contracts.....	1,198,420,890	1,142,997,813	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts	242,211,488	281,537,370	274,387,494	262,266,532	279,727,716
Derivatives Position					
Futures and forwards	1,108,542,496	835,923,410	769,867,277	797,231,666	1,434,333,289
Written options	249,579,754	156,419,652	151,972,810	180,935,052	329,219,624
Exchange-traded.....	216,411,779	105,394,671	109,173,143	77,387,789	88,907,292
Over-the-counter.....	33,167,975	51,024,981	42,799,667	103,547,263	240,312,332
Purchased options	970,014,059	544,613,456	678,635,235	540,253,836	673,337,251
Exchange-traded.....	929,278,757	484,199,670	630,626,174	428,577,652	416,666,690
Over-the-counter.....	40,735,302	60,413,786	48,009,061	111,676,184	256,670,561
Swaps	2,189,881,521	2,040,022,247	1,963,288,613	2,245,208,984	4,416,629,069
Held for trading.....	4,503,593,927	3,560,602,169	3,549,918,373	3,741,936,379	6,817,425,811
Interest rate contracts	3,070,123,274	2,144,991,858	2,235,537,586	2,173,250,489	5,067,038,319
Foreign exchange contracts.....	1,198,420,890	1,142,997,813	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts	235,049,763	272,612,498	266,659,113	252,237,792	269,321,059
Non-traded.....	14,423,903	16,376,596	13,845,562	21,693,159	36,093,422
Interest rate contracts	7,262,178	7,451,724	6,117,181	11,664,419	25,686,765
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	7,161,725	8,924,872	7,728,381	10,028,740	10,406,657
Derivative contracts (excluding futures and FX 14 days or less)	4,512,940,274	3,567,861,441	3,558,737,394	3,778,661,258	6,883,598,489
One year or less	4,379,527,944	2,230,378,704	2,192,869,345	2,275,644,934	3,743,879,934
Over 1 year to 5 years	111,482,437	962,307,449	1,029,373,179	1,060,039,848	2,137,360,669
Over 5 years	21,929,893	375,175,288	336,494,870	442,976,476	1,002,357,886
Gross negative fair value (absolute value)	23,500,018	19,985,737	15,999,011	34,035,456	37,583,427
Gross positive fair value.....	24,231,557	21,876,802	16,811,598	34,870,662	37,529,937
Held for trading.....	23,747,627	20,019,652	15,294,861	33,035,245	36,038,549
Non-traded.....	483,930	1,857,150	1,516,737	1,835,417	1,491,388
Current credit exposure on risk-based capital derivative contracts	7,847,340	8,751,521	4,280,266	8,247,967	6,674,639
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	68.11	93.66	10	60.17	94.09	7	62.90	94.17	7	58.05	94.10	6	74.31	93.44	15
Foreign exchange contracts	26.53	3.30	93	31.95	3.27	93	29.40	3.47	92	34.98	3.49	92	21.61	3.20	90
Equity, commodity, and other contracts	5.36	1.20	85	7.87	1.17	91	7.70	1.14	89	6.97	1.17	89	4.08	1.64	79
Futures and forwards	24.54	9.78	80	23.37	12.57	75	21.60	11.16	78	21.18	14.05	70	20.93	13.49	71
Written options	5.52	5.78	61	4.37	7.49	50	4.26	6.28	56	4.81	8.18	50	4.80	5.91	56
Exchange-traded	4.79	0.15	98	2.95	0.11	94	3.06	0.12	96	2.06	0.14	92	1.30	0.15	89
Over-the-counter	0.73	5.46	27	1.43	7.20	32	1.20	5.96	28	2.75	7.73	36	3.51	5.10	51
Purchased options	21.47	3.69	94	15.23	3.44	90	19.04	3.27	96	14.35	3.42	89	9.82	4.42	75
Exchange-traded	20.57	0.15	99	13.54	0.12	99	17.70	0.12	99	11.39	0.15	98	6.08	0.28	94
Over-the-counter	0.90	3.17	53	1.69	3.04	59	1.35	2.87	59	2.97	2.86	67	3.75	3.35	65
Swaps	48.47	74.97	18	57.03	71.23	28	55.09	74.26	22	59.66	68.76	32	64.44	69.75	37
Held for trading	99.68	37.98	92	99.54	40.60	90	99.61	40.42	90	99.42	43.53	90	99.47	44.16	91
Interest rate contracts	67.95	31.52	69	59.97	34.42	59	62.73	34.15	62	57.74	36.62	57	73.93	37.24	72
Foreign exchange contracts	26.53	1.71	96	31.95	1.57	96	29.40	1.68	96	34.98	1.60	96	21.61	1.60	94
Equity, commodity, and other contracts	5.20	0.58	89	7.62	0.58	93	7.48	0.60	92	6.70	0.68	91	3.93	0.83	84
Non-traded	0.32	62.02	7	0.46	59.40	10	0.39	59.58	9	0.58	56.47	9	0.53	55.84	8
Interest rate contracts	0.16	57.94	6	0.21	56.19	9	0.17	56.71	8	0.31	53.82	10	0.37	52.22	8
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.16	0.10	85	0.25	0.13	85	0.22	0.09	85	0.27	0.10	85	0.15	0.13	83
Derivative contracts (excluding futures and forex 14 days or less)	99.89	93.09	61	99.75	91.87	70	99.86	92.53	70	100.40	91.48	78	100.44	93.86	79
One year or less	96.93	31.78	88	62.35	28.05	82	61.53	27.56	82	60.46	32.05	78	54.63	32.17	71
Over 1 year to 5 years	2.47	24.76	15	26.90	26.03	50	28.88	27.01	51	28.17	27.06	56	31.19	30.45	54
Over 5 years	0.49	27.14	15	10.49	30.08	28	9.44	29.89	27	11.77	29.56	28	14.63	28.09	35
Gross negative fair value (absolute value)	0.52	1.56	19	0.56	1.25	31	0.45	0.98	25	0.90	1.55	42	0.55	0.83	42
Gross positive fair value	0.54	1.74	18	0.61	1.68	12	0.47	1.34	9	0.93	2.23	14	0.55	1.19	22
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.35	0.07	94	1.02	0.05	94	0.94	0.04	95	1.76	0.07	95	1.98	0.06	95
Gross positive fair value (X)	1.40	0.08	94	1.12	0.07	95	0.99	0.05	95	1.80	0.09	95	1.98	0.07	95
Held for trading (X)	1.37	0.06	94	1.03	0.05	94	0.90	0.04	95	1.71	0.07	95	1.90	0.06	95
Non-traded (X)	0.03	0.02	78	0.10	0.01	95	0.09	0.01	96	0.09	0.02	93	0.08	0.01	96
Current credit exposure (X)	0.45	0.04	94	0.45	0.05	94	0.25	0.04	93	0.43	0.06	94	0.35	0.05	92
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	7.11	0.54	94	7.98	0.63	96	3.99	0.46	93	7.15	0.85	94	5.06	0.73	91

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	446,772	1,014,651	1,014,651	636,931	540,707
Gross losses	24,004	139,300	166,009	228,400	124,541
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	16,874	17,548	34,761	40,466	26,801
Net losses	7,130	121,752	131,248	187,934	97,740
Provision for loan and lease losses	93,767	-345,135	-434,193	729,356	193,964
Adjustments	932	-773	-2,438	-163,702	0
Ending balance	534,341	546,991	446,772	1,014,651	636,931
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.08	0.08	63	-0.28	-0.14	27	-0.18	-0.09	26	0.27	0.51	23	0.07	0.15	30
Provision for loan and lease losses / Average loans and leases	0.33	0.14	82	-1.15	-0.25	5	-0.74	-0.16	5	1.05	0.82	75	0.28	0.24	66
Provision for loan and lease losses / Net loan and lease losses	1,315.11	198.72	89	-283.47	77.32	23	-330.82	-105.48	21	388.09	487.86	57	198.45	130.58	85
Allowance for loan and lease losses / Total loans and leases not held for sale	0.92	1.17	23	1.03	1.39	23	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.91	1.15	24	0.96	1.37	21	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Allowance for loan and lease losses / Net loans and leases losses (X)	37.47	28.67	76	2.25	15.27	2	3.40	21.39	5	5.40	11.58	37	6.52	8.03	61
Allowance for loan and lease losses / Nonaccrual assets	101.90	413.77	7	34.07	318.67	1	32.68	364.13	1	59.49	299.17	4	95.79	218.72	21
ALLL / 90+ days past due + nonaccrual loans and leases	100.67	319.24	12	33.55	260.68	3	32.34	287.08	3	58.72	244.34	8	91.54	151.73	32
Gross loan and lease losses / Average loans and leases	0.08	0.16	43	0.46	0.22	86	0.28	0.19	75	0.33	0.34	59	0.18	0.28	43
Recoveries / Average loans and leases	0.06	0.07	51	0.06	0.08	47	0.06	0.08	41	0.06	0.07	48	0.04	0.08	35
Net losses / Average loans and leases	0.02	0.08	39	0.41	0.13	93	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	10.16	23.25	16	7.68	16.12	25	15.22	34.67	20	32.49	33.98	55	18.81	36.22	23
Earnings coverage of net loan and lease losses (X)	56.69	-9.51	75	2.60	4.52	17	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	-0.01	14	0.01	0.03	58	0.02	0.02	65	0	0.04	18	-0.01	0.01	23
Real estate loans secured by 1–4 family	-0.05	-0.02	20	0.02	-0.01	82	0.02	-0.02	91	-0.07	0.01	6	-0.01	0.01	22
Revolving	-0.55	-0.08	6	-0.13	-0.05	19	0.15	-0.07	95	-0.41	0.01	4	-0.16	0.02	5
Closed-end	-0.04	-0.02	20	0.02	-0.01	86	0.02	-0.01	89	-0.05	0	7	-0.01	0	33
Commercial real estate loans	0	0	48	0	0.05	31	0	0.04	35	0.11	0.07	76	0	0.01	30
Construction and land development	0	-0.02	73	0	0	64	0	0	64	-0.02	0	27	0	-0.01	60
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	-0.02	0	23	0	-0.01	61
Multifamily	0	0	18	0	0.01	17	0	0.01	17	0	0	25	0	0	25
Nonfarm nonresidential	0	0	58	0	0.07	35	0	0.05	35	0.23	0.11	80	0	0.02	28
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	55	0	0.06	37	0	0.04	46	0.23	0.08	86	0	0.01	23
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.13	0.10	68	0.26	0.20	63	0.18	0.17	60	0.42	0.47	52	0.16	0.37	30
Loans to individuals		0.65		16.86	0.78	99	13.91	0.71	98	6.78	1.13	99	3.46	1.17	91
Credit card loans	-3.51	1.99	1	20.35	2.18	98	20.07	1.84	95	7.84	2.92	94	3.87	3.11	67
Agricultural loans	0	0.01	53	0	0.03	48	-0.51	0.02	4	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.14	18	0	0.08	19	0	0.10	16	0	0.15	37	0.02	0.15	40

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		575,832		295,745		366,276		557,359		375,176
90+ days past due loans and leases		6,372		25,012		14,279		22,348		30,874
Nonaccrual loans and leases		524,387		1,605,569		1,367,128		1,705,662		664,936
Total past due and nonaccrual loans and leases		1,106,591		1,926,326		1,747,683		2,285,369		1,070,986
Restructured 30–89 days past due		14,681		64,794		61,412		69,875		83,700
Restructured 90+ days past due		179		188		433		258		213
Restructured nonaccrual		38,976		210,954		219,407		247,223		158,214
Total restructured loans and leases		53,836		275,936		281,252		317,356		242,127
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		256		151		11,368		673
Total past due and nonaccrual loans held for sale		0		256		151		11,368		673
Restructured loans and leases in compliance		227,734		471,966		385,415		469,100		477,922
Other real estate owned		2,657		2,149		1,994		2,728		9,967
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.98	0.32	91	0.52	0.27	84	0.64	0.32	85	0.91
90+ days past due loans and leases	0.01	0.09	39	0.04	0.10	62	0.02	0.10	51	0.04
Nonaccrual loans and leases	0.89	0.38	92	2.81	0.58	98	2.38	0.46	99	2.78
90+ days past due and nonaccrual loans and leases	0.90	0.53	82	2.85	0.73	93	2.40	0.62	96	2.82
30–89 days past due restructured	0.02	0.01	85	0.11	0.01	94	0.11	0.01	96	0.11
90+ days past due restructured	0	0	68	0	0	67	0	0	70	0
Nonaccrual restructured	0.07	0.09	52	0.37	0.12	91	0.38	0.10	93	0.40
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	78	0	0	81	0.02
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.98	0.32	91	0.52	0.27	84	0.64	0.32	85	0.91
90+ days past due assets	0.01	0.10	38	0.04	0.10	62	0.02	0.10	51	0.04
Nonaccrual assets	0.89	0.39	90	2.81	0.59	98	2.38	0.47	99	2.78
30+ days past due and nonaccrual assets	1.88	0.88	87	3.37	1.04	94	3.04	0.97	95	3.73
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.23	0.32	40	0.66	0.43	81	0.58	0.36	80	0.72
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.34	38	0.67	0.46	81	0.58	0.37	80	0.72
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.34	0.38	57	0.87	0.52	85	0.76	0.41	85	0.93
Allowance for loan and lease losses	144.03	57.44	91	392.08	67.93	98	406.56	62.64	98	221.52
Equity capital + allowance for loan and lease losses	4.40	3.52	70	9.88	4.43	91	9.52	3.60	93	10.06
Tier 1 capital + allowance for loan and lease losses	4.30	3.97	62	10.68	5.28	91	10.42	4.30	93	11.03
Loans and leases + other real estate owned	1.31	0.63	89	3.75	0.88	96	3.16	0.71	96	3.66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.66	0.26	90	0.91	0.24	93	0.80	0.26	95	1.51	0.39	96	1.04	0.38	92
	90+ days past due		0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		1.24	0.45	90	4.46	0.65	98	4.23	0.52	98	4.03	0.76	98	1.44	0.46	93
Commercial and industrial	30–89 days past due		0.54	0.28	84	0.07	0.17	26	0.68	0.24	90	0.27	0.23	68	0.09	0.31	20
	90+ days past due		0	0.03	44	0	0.02	51	0	0.04	43	0	0.03	39	0.01	0.05	36
	Nonaccrual.....		0.60	0.46	69	1.12	0.64	80	0.78	0.57	73	1.80	0.75	91	0.90	0.83	62
Individuals	30–89 days past due		1.17	0.70	81	1.58	0.55	92	1.53	0.63	86	2.21	0.83	93	1.72	0.83	85
	90+ days past due		1.37	0.07	98	2.12	0.07	98	2.03	0.09	98	1.55	0.14	96	1.73	0.17	96
	Nonaccrual.....		0	0.18	23	0	0.18	11	0	0.17	25	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0	0.10	29	0.06	0.16	62	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.04	0.36	56	0	0.69	24	0.08	0.70	56	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due		0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0.02	0.18	73	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		2.94	0.11	97	0.01	0.11	41	0.01	0.12	45	0.22	0.18	68	0.09	0.20	52
	90+ days past due		0.01	0.01	77	0.01	0.01	80	0.01	0.01	78	0.01	0.01	80	0.01	0.01	78
	Nonaccrual.....		0.79	0.07	95	1.41	0.13	96	0.92	0.09	96	1.35	0.15	94	0.01	0.13	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	0.77	0.39	81	1.01	0.35	90	0.83	0.46	82	1.54	0.65	88	1.39	0.67	88	
1–4 family	30–89 days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	1.25	0.61	84	6.16	0.82	98	5.12	0.71	98	5.90	0.89	98	2.28	0.73	92
Revolving	30–89 days past due	0.28	0.26	57	0.29	0.29	54	0.29	0.28	56	0.64	0.48	67	0.85	0.45	87
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.26	1.15	83	8.45	1.05	94	7.54	1.18	92	7.72	1.13	95	4.47	1	92
Closed-end	30–89 days past due	0.78	0.42	78	1.04	0.36	90	0.84	0.49	78	1.57	0.65	88	1.42	0.70	87
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
Junior lien	Nonaccrual	1.23	0.60	84	6.08	0.77	98	5.04	0.67	98	5.84	0.87	98	2.18	0.70	92
	30–89 days past due	0	0.01	32	0	0.01	30	0	0.01	35	0	0.02	31	0	0.02	23
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	46	0.05	0.04	62	0.05	0.03	69	0.05	0.04	63	0.06	0.04	62
Commercial real estate	30–89 days past due	0.43	0.16	85	0.71	0.14	95	0.73	0.15	94	1.47	0.26	98	0.47	0.18	91
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	1.22	0.32	94	1.09	0.52	84	1.92	0.38	96	0.56	0.62	50	0.05	0.23	17
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0.19	0.17	74	1.20	0.28	90	0.73	0.28	83
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.17	19	0	0.07	21	0.19	0.13	78	1.20	0.22	90	0.73	0.20	86
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.32	0.04	93	0	0.06	28	0	0.07	27	0	0.09	22	0.12	0.08	76
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.69	0.13	93	1.39	0.14	99	1.24	0.13	98	2.48	0.23	99	0.58	0.14	94
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	2.60	0.39	96	2.12	0.66	93	3.47	0.45	97	1.10	0.80	67	0.09	0.28	22
Owner Occupied	30–89 days past due	0	0.04	11	0.17	0.04	90	0.06	0.04	72	0.29	0.07	94	0.28	0.07	95
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.50	0.14	96	0.44	0.25	82	0.64	0.17	93	0.33	0.27	62	0.09	0.16	42
Other	30–89 days past due	0.69	0.08	96	1.22	0.09	99	1.18	0.08	98	2.19	0.14	99	0.30	0.07	92
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	2.10	0.21	96	1.67	0.40	94	2.83	0.23	97	0.77	0.44	74	0	0.10	18
Farmland	30–89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
Credit card	30–89 days past due	0.88	1.02	49	1.56	0.63	93	1.11	0.81	70	2.15	0.95	88	1.70	1.19	77
	90+ days past due	1.20	0.44	92	2.30	0.39	97	2.29	0.45	98	1.80	0.63	94	1.68	0.78	83
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	32,953,049	35,088,854	33,026,276	35,162,528	35,268,467										
Retained earnings	-15,628,024	-16,023,966	-15,863,697	-16,414,844	-15,484,135										
Accumulated other comprehensive income (AOCI)	-2,217,199	-152,958	-372,367	439,125	-669,928										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	15,107,826	18,911,930	16,790,212	19,186,809	19,114,404										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,544,586	1,348,798	1,503,601	1,233,587	2,172,010										
Accumulated other comprehensive income-related adjustments	-2,321,861	-66,078	-258,951	505,529	-151,297										
Other deductions from common equity tier 1 capital	372,325	338,364	408,373	317,705	59,358										
Subtotal:	15,512,776	17,290,846	15,137,189	17,129,988	17,034,333										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	281,110										
Common equity tier 1 capital	15,512,776	17,290,846	15,137,189	17,129,988	16,753,223										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000										
Tier 1 Capital	17,352,776	19,530,846	16,977,189	19,369,988	18,993,223										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,000,000	1,000,000	1,000,000	2,480,000	2,850,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	1,663,160	1,662,791	1,662,975	1,662,624	1,052,490										
Allowance for loan and lease losses in tier 2 capital	598,571	678,048	552,271	1,182,282	740,545										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	3,261,731	3,340,839	3,215,246	5,324,906	4,643,035										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,261,731	3,340,839	3,215,246	5,324,906	4,643,035										
Exited advanced approach tier 2 capital															
Total capital	20,614,507	22,871,685	20,192,435	24,694,894	23,636,258										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	224,587,728	245,094,387	245,660,688	246,633,238	246,372,107										
Less: Deductions from common equity tier 1 capital	1,812,250	1,674,234	1,886,895	1,538,431	2,519,357										
Less: Other deductions	1,805,157	267,354	71,931	1,023,467	28,100										
Total assets for leverage ratio	220,970,321	243,152,799	243,701,862	244,071,340	243,824,650										
Total risk-weighted assets	110,390,778	109,709,368	107,145,080	115,398,931	131,928,894										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	14.05	11.85	83	15.76	12.66	87	14.13	12.37	77	14.84	12.35	84	12.70	12.11	70
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.72	12.53	86	17.80	13.44	91	15.85	13.11	84	16.79	13.08	87	14.40	12.78	76
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.67	14.37	91	20.85	15.42	95	18.85	14.91	89	21.40	15.23	94	17.92	14.36	88
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.85	9.08	17	8.03	9.11	21	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Supplementary leverage ratio, advanced approaches HCs		6.62		6.21	6.95	37	5.40	6.71	12	7.09	8.72	21	5.72	7.41	5

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			2,764			3,165			6,112			6,316			11,913	-12.67	-62.47
Other insurance activities income			2,764			3,165			6,112			6,316			11,913	-12.67	-62.47
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			1,153,274			1,178,223			1,174,848			1,184,520			1,161,783	-2.12	1.08

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.12	0.36	63	0.15	0.37	61	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.45	12.13	30	5.87	11.54	31	6.74	12	31	5.81	11.03	31	5.92	11.51	30			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		56,586,469			48,859,464			50,194,660			47,083,232			77,202,728				
Net assets of broker-dealer subsidiaries / Consolidated assets	24.88	0.53	96	19.91	0.47	96	20.92	0.46	96	19.49	0.75	95	30.99	1.39	95			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	4,078,056	4,735,018	4,463,071	5,565,825	6,478,249
Real estate loans.....	1,207,656	1,341,946	1,348,505	1,316,859	1,116,376
Commercial and industrial loans	2,700,128	3,139,515	2,755,808	3,954,332	4,854,368
Loans to depository institutions and other banks acceptances	147,551	220,472	330,641	256,778	422,558
Loans to foreign governments and institutions	22,721	33,085	28,117	37,855	48,675
Loans to individuals	0	0	0	1	25,102
Agricultural loans.....	0	0	0	0	8,650
Other foreign loans.....	0	0	0	0	2,520
Lease financing receivables.....	0	0	0	0	0
Debt securities	2,357,586	2,414,203	2,311,882	5,133,569	3,286,001
Interest-bearing bank balances	0	0	0	0	561,046
Total selected foreign assets	6,435,642	7,149,221	6,774,953	10,699,394	10,325,296
Total foreign deposits	8,398,390	7,195,754	4,826,823	5,294,200	4,794,889
Interest-bearing deposits	8,398,390	7,195,754	4,826,823	5,294,200	4,657,811
Non-interest-bearing deposits.....	0	0	0	0	137,078

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0.04	0.87	64	0.12	1.25	64
Cost: Interest-bearing deposits.....	0.20	0.25	62	0.03	0.12	37	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	-13.87	11.61	27	-35.19	-1.19	16	-19.81	6.83	21	-14.08	-2.40	26	-10.65	22.48	25
Total selected assets.....	-9.98	18.50	30	-42.70	3.19	10	-36.68	9.48	10	3.62	2.04	54	-5.99	12.40	39
Deposits	16.71	-4.80	86	-11.34	9.07	27	-8.83	0.73	28	10.41	3.46	46	-26.07	10.36	10

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	-100.00
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	457,702	204,488	1,444,565	771,826	-100.00	-100.00
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	457,702	204,488	1,444,565	771,826	-100.00	-100.00
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0.19	0.09	0.60	0.31		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0.19	0.09	0.60	0.31		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	-100.00
Total past due securitized assets.....	0	0	0	0	0	-100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		36,484	77,198	113,693	212,449	268,567	-52.74	-41.76
Dividends		0	0	0	0	0		
Interest		32,794	72,748	105,508	204,659	259,406	-54.92	-43.98
Management and service fees		0	0	0	0	0		
Other income		3,690	4,450	8,185	7,790	9,161	-17.08	-10.13
Income from nonbank subsidiaries		5,115	4,467	9,311	7,139	9,693	14.51	-80.12
Dividends		0	0	0	0	0		
Interest		4,064	3,131	6,982	2,910	6,040	29.80	-80.18
Management and service fees		0	153	153	1,057	1,054	-100.00	-100.00
Other income		1,051	1,183	2,176	3,172	2,599	-11.16	-13.28
Income from subsidiary holding companies		69,168	57,469	126,635	110,614	123,848	20.36	353.86
Dividends		0	0	0	0	0		
Interest		69,168	57,469	126,635	110,614	123,848	20.36	399.19
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		-100.00
Total income from subsidiaries		110,767	139,134	249,639	330,202	402,108	-20.39	6.89
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	1	0	0		-100.00
Total operating income		110,767	139,134	249,640	330,202	402,108	-20.39	6.12
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		152,498	183,096	328,276	422,731	483,553	-16.71	17.02
Other expenses		4,820	5,665	10,596	11,022	11,747	-14.92	-46.55
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		157,318	188,761	338,872	433,753	495,300	-16.66	12.91
Income (loss) before taxes		-46,551	-49,627	-89,232	-103,551	-93,192		
Applicable income taxes (credit)		-6,564	-9,683	-15,532	-19,231	-1,103		
Extraordinary items								
Income before undistributed income of subsidiaries		-39,987	-39,944	-73,700	-84,320	-92,089		
Equity in undistributed income of subsidiaries		275,658	531,271	725,296	-1,030,814	117,388	-48.11	-71.78
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		36,665	16,309	50,418	55,853	58,059	124.81	123.59
Subsidiary holding companies		238,993	514,962	674,878	-1,086,667	59,329	-53.59	-75.11
Net income (loss)		235,671	491,327	651,596	-1,115,134	25,299	-52.03	-75.36
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		36,665	16,309	50,418	55,853	58,059	124.81	123.59
Subsidiary holding companies' net income		238,993	514,962	674,878	-1,086,667	59,329	-53.59	-75.11

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	20,941	0.08	34,935	0.11	26,105	0.09	47,819	5,046,925	-40.06	-99.48	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	5,000,000		-100.00	
Other receivables	20,941	0.08	34,935	0.11	26,105	0.09	47,819	46,925	-40.06	23.90	
Investment in nonbank subsidiaries	738,807	2.68	668,861	2.17	708,472	2.42	308,579	98,219	10.46	-63.12	
Common and preferred stock	235,621	0.86	164,945	0.54	204,989	0.70	147,667	36,478	42.85	591.03	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	500,000	1.82	500,000	1.62	500,000	1.71	160,000	60,000	0.00	-74.55	
Other receivables	3,186	0.01	3,916	0.01	3,483	0.01	912	1,741	-18.64	-27.95	
Investment in subsidiary holding companies	23,156,757	84.07	25,850,074	83.91	24,718,123	84.33	23,326,976	23,876,957	-10.42	-19.80	
Common and preferred stock	17,627,249	64	20,320,566	65.96	19,188,615	65.47	20,449,532	20,998,120	-13.25	-37.02	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	5,500,000	19.97	5,500,000	17.85	5,500,000	18.76	2,850,000	2,850,000	0.00	547.06	
Other receivables	29,508	0.11	29,508	0.10	29,508	0.10	27,444	28,837	0.00	-20.24	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	149,271	0.54	167,315	0.54	176,930	0.60	158,245	143,477	-10.78		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	1,950,787	7.08	2,643,058	8.58	2,143,810	7.31	7,387,131	2,384,671	-26.19	-46.45	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	1,527,678	5.55	1,442,614	4.68	1,537,343	5.24	1,325,262	1,056,649	5.90	151.75	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	27,544,241	100.00	30,806,857	100.00	29,310,783	100.00	32,554,012	32,606,898	-10.59	-29.64	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures	1,000,000	3.63	1,000,000	3.25	1,000,000	3.41	2,850,000	2,850,000	0.00	-53.03	
Other liabilities	237,024	0.86	280,254	0.91	314,005	1.07	230,186	249,335	-15.43	-63.04	
Balance due to subsidiaries and related institutions	9,359,391	33.98	8,374,673	27.18	9,366,566	31.96	8,147,466	8,153,159	11.76	52.20	
Total liabilities	10,596,415	38.47	9,654,927	31.34	10,680,571	36.44	11,227,652	11,252,494	9.75	18.80	
Equity Capital	16,947,826	61.53	21,151,930	68.66	18,630,212	63.56	21,326,360	21,354,404	-19.88	-43.93	
Perpetual preferred stock (income surplus)	1,840,000	6.68	2,240,000	7.27	1,840,000	6.28	2,240,000	2,240,000	-17.86	-52.08	
Common stock	0	0	0	0	0	0	0	0	0	0	
Common surplus	32,953,049	119.64	35,088,854	113.90	33,026,276	112.68	35,162,528	35,268,467	-6.09	-19.57	
Retained earnings	-15,628,024	-56.74	-16,023,966	-52.01	-15,863,697	-54.12	-16,515,293	-15,484,135			
Accumulated other comprehensive income	-2,217,199	-8.05	-152,958	-0.50	-372,367	-1.27	439,125	-669,928			
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	27,544,241	100.00	30,806,857	100.00	29,310,783	100.00	32,554,012	32,606,898	-10.59	-29.64	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	-100.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	1,300,000	4.72	50,000	0.16	1,050,000	3.58	50,000	50,000	2500.00		
Subordinated and long-term debt 1 year or less	1,250,000	4.54	300,000	0.97	1,000,000	3.41	50,000	0	316.67		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	2.65	10.52	2	4.66	12.64	3	3.16	11.94	0	-5.18	7.29	6	0.11	9.68	3
Bank net income / Average equity investment in banks		11.07			12.37			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks	33.15	10.05	89	21.18	13.40	72	29.72	13.12	84	63.54	9.75	96	417.47	7.89	99
Subsidiary HCs net income / Average equity investment in sub HCs	2.61	9.42	10	5.07	11.92	10	3.36	10.11	10	-5.22	7.01	4	0.27	8.55	10
Bank net income / Parent net income	0	98.83	4	0	96.24	4	0	96.79	4		88.16		0	82.22	7
Nonbank net income / Parent net income	15.56	2.55	91	3.32	3.10	72	7.74	3.40	79		3.59		229.49	5.93	99
Subsidiary holding companies' net income / Parent net income	101.41	80.71	72	104.81	67.52	85	103.57	65.35	85		68.34		234.51	74	96
Leverage															
Total liabilities / Equity capital	62.52	17.48	90	45.65	16.87	88	57.33	16.81	90	52.65	20.06	86	52.69	20.43	84
Total debt / Equity capital	5.90	12.15	42	4.73	11.60	34	5.37	11.71	38	13.36	14.41	64	13.35	14.31	67
Total debt + notes payable to subs that issued TPS / Equity capital	5.90	14.28	30	4.73	13.82	24	5.37	13.63	29	13.36	16.67	55	13.35	16.36	63
Total debt + Loans guaranteed for affiliate / Equity capital	5.90	12.21	42	4.73	11.69	34	5.37	11.77	37	13.36	14.68	63	13.35	14.56	66
Total debt / Equity capital – excess over fair value	5.90	12.27	42	4.73	11.71	34	5.37	11.81	38	13.36	14.52	64	13.35	14.51	67
Long-term debt / Equity capital	5.90	11.61	42	4.73	11.05	35	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	7.38	0.07	96	1.42	0.06	93	5.37	0.06	96	0.23	0.06	87	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	5.62	39.62	23	5.30	39.10	21	5.47	39.86	22	12.66	34.67	29	11.39	28.44	34
Double Leverage															
Equity investment in subs / Equity capital	105.40	103.92	62	96.85	103.07	16	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Total investment in subs / Equity capital	141.12	109.01	90	125.54	108.26	87	136.62	108.40	90	111.05	110.16	75	135.91	111.07	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.94	0.41	93	-0.68	0.25	6	1.17	0.29	87		0.47		-12.64	0.36	0
Equity investment in subs – equity cap / Net income-div (X)	1.99	1.23	77		0.83		1.47	1.05	73		1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	72.03	126.15	28	58.34	138.64	17	56.28	152.85	11	61.25	136.59	10	63.32	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend	-997.04	116.54	0	-37.51	130.64	3	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-22.70	92.87	12	-132.69	103.17	3	-138.97	98.54	3	1,253.30	134.08	99	195.56	116.34	90
Pretax operating income + interest expense / Interest expense	69.47	1,457.38	18	72.90	1,479.01	12	72.82	1,835.33	8	75.50	2,016.32	7	80.73	1,968.54	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	69.47	1,417.74	18	72.90	1,667.11	11	72.82	1,770.77	7	75.50	1,539.23	7	80.73	1,632.83	6
Dividends + interest from subsidiaries / Interest expense + dividends	67.07	140.52	27	53.47	153.06	16	51.92	174.12	10	56.87	150.43	12	62.28	210.80	7
Fees + other income from subsidiaries / Salary + other expenses	98.36	10.93	95	102.14	12.78	97	99.23	11.92	96	109.05	13.95	97	109.08	16.52	95
Net income / Current part of long-term debt + preferred dividends (X)	0.19	28.68	6	1.34	41.77	7	0.58	47.61	6		35.64		0.18	57.11	1
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.31	3.32	78	8.83	3.64	84	7.51	3.44	77	22.93	3.85	97	7.55	2.64	81
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	25.34	1.69	94	21.11	1.79	93	22.11	1.76	94	20.80	2.66	89	32.46	5.62	90
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			78.46			66.37			81.10			57.84	
2.37	34	8	13.50	25.30	27	20.30	28.27	33		42.29			559.43	33.08	99
Net income – dividends / Average equity.....		2.59	7.04	9	4.03	9.64	6	2.52	8.62	3	-5.82	4.14	6	-0.52	6.46
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	168.66	4	0	193.08	3	0	203.53	2	0	174.85	2	0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.08			36.56			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.13			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.85			0.90			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		46.71			38.35			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	11.08	2.85	85	19.20	2.35	90	13.85	2.44	89	5.21	7.38	76	10.40	20.25	70
Management and service fees from nonbank subsidiaries	0	0.54	41	0.94	0.63	85	0.30	0.37	84	1.89	0.86	85	1.82	1.92	83
Other income from nonbank subsidiaries.....	2.87	0.18	93	7.25	0.08	96	4.32	0.07	96	5.68	0.16	95	4.48	1.06	88
Operating income from nonbank subsidiaries	13.95	54.49	41	27.39	76.16	44	18.47	87.22	26	12.78	79.84	27	16.70	150.41	19
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	87.73	19	0	31	20	0	38.10	20		43.51		0	61.23	17
Interest income from subsidiary holding companies.....	28.94	13.26	83	11.16	5.39	75	18.76	5.26	80		8.40		208.75	6.54	96
Management and service fees from subsidiary holding companies.....	0	0.33	47	0	0.37	45	0	0.73	42		0.44		0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50		0.01		0	0.29	44
Operating income from subsidiary holding companies.....	28.94	98.24	38	11.16	39.64	30	18.76	58.37	30		55.20		208.75	76.49	96
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	29.61	0.78	95	52.29	0.39	97	42.26	0.23	98	61.98	0.63	98	64.51	0.80	98
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	3.33	0.03	95	3.20	0.02	96	3.28	0.02	97	2.36	0.04	96	2.28	0.03	95
Operating income from bank subsidiaries	32.94	75.26	20	55.48	81.78	23	45.54	83.13	18	64.34	82.20	20	66.79	78.80	23
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	3.67	0.24	92	2.25	0.35	89	2.80	0.18	92	0.88	0.73	84	1.50	1.19	83
Management and service fees from nonbank subsidiaries	0	0.01	43	0.11	0.02	88	0.06	0.01	89	0.32	0.02	92	0.26	0.06	90
Other income from nonbank subsidiaries.....	0.95	0	98	0.85	0.01	96	0.87	0.01	95	0.96	0.01	95	0.65	0.04	92
Operating income from nonbank subsidiaries	4.62	5.58	76	3.21	6.48	68	3.73	4.67	73	2.16	4.70	64	2.41	7.29	63
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	62.44	0.01	99	41.30	0.01	98	50.73	0.01	98	33.50	0.11	96	30.80	0.20	98
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	62.44	3.21	92	41.30	3.96	90	50.73	3.91	90	33.50	4.56	89	30.80	6.08	86
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	130	28.16	95	5	28.31	35	105	26.38	91	1.75	27.08	29	1.75	28.33	32